



PATENT
Attorney Docket No. 1800

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: "**Method and System for Representing Dependencies in a Financial Plan**," the specification of which is attached hereto unless the following box is checked:

was filed on June 14, 1999 as United States Application Serial No. 09/332,459 or PCT International Application No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s) Priority Not Claimed

<hr/> <p>(Number)</p>	<hr/> <p>(Country)</p>	<hr/> <p>(Day/Month/Year Filed)</p>
<hr/> <p>(Number)</p>	<hr/> <p>(Country)</p>	<hr/> <p>(Day/Month/Year Filed)</p>

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

<hr/> <p>(Application Number)</p>	<hr/> <p>(Filing Date)</p>
<hr/> <p>(Application Number)</p>	<hr/> <p>(Filing Date)</p>

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT international application(s) designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application.

<hr/> <p>(Application Number)</p>	<hr/> <p>(Filing Date)</p>	<hr/> <p>(Status - patented, pending, abandoned)</p>
<hr/> <p>(Application Number)</p>	<hr/> <p>(Filing Date)</p>	<hr/> <p>(Status - patented, pending, abandoned)</p>

As a named inventor, I hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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I hereby declare that all statements made herein of my own knowledge are true, that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: Justin B. Magaram

Inventor's signature

Date 8/19/99

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Full name of second joint inventor, if any: David R. Parlin

Inventor's signature

Date 8/19/99

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Additional inventors are being named on separately numbered sheets attached hereto.

1800 declaration